

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: KEVIN P. BERGSTROM	§	Case No. 07-72931
SHARON A. BERGSTROM	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/30/2007.
- 2) The plan was confirmed on 02/29/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/25/2008, 08/08/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/07/2008.
- 5) The case was completed on 10/30/2012.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,829.00.
- 10) Amount of unsecured claims discharged without full payment: \$15,155.11.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 49,423.00	
Less amount refunded to debtor	\$ 59.02	
NET RECEIPTS		\$ 49,363.98

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,143.39	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,643.39
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BRIAN A. HART	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
COUNTRYWIDE HOME LOANS	Sec	0.00	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Sec	0.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Sec	300.00	0.00	84.85	84.85	9.26
EAST BAY FUNDING	Uns	716.00	1,064.04	979.19	979.19	0.00
DEBORAH MULLENIX	Pri	0.00	NA	NA	0.00	0.00
ASSOCIATED RECOVERY SYSTEMS	Uns	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	1,025.00	1,162.46	1,162.46	1,162.46	0.00
BLACKHAWK STATE BANK	Uns	408.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	1,146.18	1,146.18	1,146.18	1,146.18	0.00
CAPITAL ONE BANK (USA) NA	Uns	2,111.40	2,287.14	2,287.14	2,287.14	0.00
CERTIFIED RECOVERY	Uns	129.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	11,183.00	11,432.21	11,432.21	11,432.21	0.00
COMPUcredit / EMERGE / FNBO	Uns	4,442.00	NA	NA	0.00	0.00
CREDITORS PROTECTION SVC	Uns	100.00	NA	NA	0.00	0.00
EMERGE	Uns	4,442.11	NA	NA	0.00	0.00
CHARMING SHOPPES	Uns	249.00	248.60	248.60	248.60	0.00
ECAST SETTLEMENT	Uns	2,781.85	2,781.85	2,781.85	2,781.85	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ECAST SETTLEMENT	Uns	468.00	468.00	468.00	468.00	0.00
ECAST SETTLEMENT	Uns	187.08	260.93	260.93	260.93	0.00
ECAST SETTLEMENT	Uns	616.14	657.04	657.04	657.04	0.00
HSBC / NV	Uns	4,202.00	NA	NA	0.00	0.00
LEASE FINANCE GROUP, INC.	Uns	252.00	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	44.00	43.75	43.75	43.75	0.00
NICOR GAS	Uns	29.00	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSISTANCE	Uns	8,632.00	8,703.11	8,703.11	8,703.11	0.00
PRA RECEIVABLES MANAGEMENT	Uns	579.81	664.82	664.82	664.82	0.00
PRA RECEIVABLES MANAGEMENT	Uns	501.00	501.78	501.78	501.78	0.00
SPIEGEL	Uns	593.00	NA	NA	0.00	0.00
STERLING INK DBA J B ROBINSON	Sec	700.00	0.00	0.00	0.00	0.00
ECAST SETTLEMENT	Uns	4,233.85	4,302.69	4,302.69	4,302.69	0.00
ECAST SETTLEMENT	Uns	5,362.00	5,513.24	5,513.24	5,513.24	0.00
EAST BAY FUNDING	Uns	276.00	301.57	301.57	301.57	0.00
EAST BAY FUNDING	Uns	399.15	399.15	399.15	399.15	0.00
WFNNB / THE AVENUE	Uns	558.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Uns	0.00	637.77	637.77	637.77	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	135.00	135.00	135.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 84.85	\$ 84.85	\$ 9.26
TOTAL SECURED:	\$ 84.85	\$ 84.85	\$ 9.26
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 42,626.48	\$ 42,626.48	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,643.39	
Disbursements to Creditors	\$ 42,720.59	
TOTAL DISBURSEMENTS:		\$ 49,363.98

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 03/28/2013

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.